Apparatus for the user-defined configuring of applications on a data-processing system by means of a token, comprising the following components:

- a) a token comprising a non-volatile memory for storing at least one unique identifying attribute, for calling up at least one software comprising at least one of applications and software components to form applications, a volatile memory and a microprocessor for processing data;
- b) an apparatus for establishing communications between the token and a data-processing device; and
- c) a data-processing device comprising at least one software comprising at least one of applications and software components to form an application, a register for registering the at least one software which are available on the data-processing device, and an agent for establishing communications between the token and the at least one software.
- Apparatus according to claim 1, wherein the token is a chip card.
- 3. Apparatus according to claim 1, wherein the token is a portable data-processing device.

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- 4. Apparatus according to claim 3, wherein the portable data-processing device can take the form of at least one of a finger ring, an electrical plug, and a connector.
- 5. Apparatus according to claim 1, wherein the at least one identifying attribute allows the at least one software to be uniquely allocated to it.
- 6. Apparatus according to claim 5, wherein the identifying attribute includes address information for locating the software.
- 10 7. Apparatus according to dlaim 6, wherein the address information is shown in the form of a GUID and is stored in a file in the non-volatile memory of the chip card.
- 8. Apparatus according to claim 7, wherein the address information is shown in the form of a GUID and is stored in a file in the non-volatile memory of the ship card.
 - 9. Apparatus according to claim 1, wherein the register is implemented in the form of at least one of a file, table and database on the data-processing device.

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- 10. Apparatus according to claim 1, wherein the apparatus for establishing communication is implemented as at least one of a contactless-card reader and a contact-card reader.
- 11. Apparatus according to claim 1, wherein the agent is installed on the card reader.
- 12. Apparatus according to claim 1, wherein the agent is installed on the data-processing device.
- 13. Apparatus according to claim 1, wherein the agent is a program.
- 10 14. Apparatus according to claim 13, wherein the program performs the following functions:
 - a) determining the card technology;
 - b) providing a driver associated with the card technology;
- 15 / c) reading the address information on the card;
 - d) determining by reference to the address information whether the software is present on the data-processing device; and
- e) establishing communications with at least one of a plurality of remote data-processing devices on which the

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software components are stored and downloading the latter to the data-processing device.

Apparatus according to claim 1, wherein the communication 15. between token and agent takes place using the protocol for the particular token.

Apparatus according to claim 2, wherein the communication 16. between chip card and agent takes place by means of APDU's.

Method configuring applications for user on data-processing device by means of a token, comprising the steps of:

establishing communications connection a) a between the token and the user data- processing device;

reading the identifying data stored on the b) token to enable an agent to build and start a given application;

comprising determining whether software C) application and software least one an οf 14

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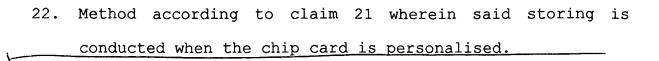
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components to form applications is available at the user data-processing device by means of the identifying data; and

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- d) loading the software components to allow the allocated application to be built and started when not available at the user data-processing device.
- 18. Method according to claim 17, wherein the token is a chip card.
- 19. Method according to claim 18, wherein the communications connection between the chip card and data-processing device is obtained via a card reader.
- 20. Method according to claim 17, wherein the agent is installed on one of the card reader and on the data-processing device.
- 21. Method according to claim 17 further comprising storing the identifying data in a file in the non-volatile memory of the chip card.



- 23. Method according to claim 21 wherein said storing is conducted at the time of the first log-on to use an application.
- 24. Method according to claim 17, wherein said establishing communications comprises the steps of:
 - a) determining of the chip card technology by the agent; and
 - b) loading by the agent of the requisite driver software to allow communications with the chip card.
- 25. Method according to claim 24, wherein the driver software is part of the agent.
- 26. Method according to claim 24, wherein the driver software is stored separately from the agent on whatever is the storage medium of the user data- processing device and is started by the agent.

27. Method according to claim 16, wherein said determining comprises the following further steps:

comparing the identifying data stored in the user data processing device to the identifying data transmitted by the chip card;

inserting identifying data to identify a software comprising at least one of application and software components when an application is being stored on the user data- processing device; and

loading the software components and starting of the allocated application, by the agent, when the sets of identifying data match.

28. Method according to claim 27, further comprising the steps of:

establishing a connection to a second data-processing device by the agent by means of the identifying data when the identifying data do not match;

transferring the application found by means of the identifying data to the user data-processing system; and

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adding the identifying data to the applications installed on the user data-processing device.

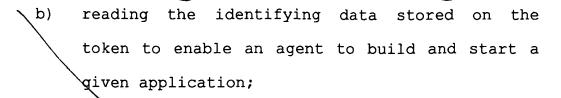
29. Method according to claim 28, wherein the identifying data includes address information in the form of a GUID.

/30. Method according to claim 28 wherein the identifying data includes address information in the form of a URL.

31. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for configuring applications on a user data-processing device by means of a token, said method comprising the steps of:

a) establishing a communications connection between the token and the user data- processing device;

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c) determining whether software comprising at least one of an application and software components to form applications is available at the user data-processing device by means of the identifying data; and

d) loading the software components to allow the allocated application to be built and started when not available at the user data-processing device.